## HOMEOWNERSHIP DIVISION MORTGAGE LOAN UNDERWRITER

**SUMMARY:** Under the supervision of the Mortgage Loan Underwriting Supervisor, is responsible for reviewing loan application submitted by Originating Agents, accessing conformity/compliance with THDA regulations and FHA, VA, FmHA or PMI regulations and recommends action to be taken.

**EXAMPLES OF DUTIES**: Reports problems to Underwriting Supervisor; works with Underwriting Supervisor on day to day underwriting questions, reviews loan applications to determine conformity; requests additional documentation if needed; recommends action to be taken and obtains authorized signatures; forwards loan file to Loan Technician for issuance of commitment, reviews prefunding conditions; reviews requests for extension or modification of commitment, recommends action to be taken and has approved by Underwriting Supervisor.

## **MINIMUM OUALIFICATIONS:**

This position requires current knowledge of loan processing and underwriting of FHA, VA, FmHA and PMI companies. High school diploma and at least 3 years mortgage banking experience. Should be currently employed in the mortgage banking field.

**KNOWLEDGE AND ABILITIES**: Must possess good loan processing skills with knowledge of underwriting procedures. Requires good organizational skills with ability to manage time wisely. Must have excellent phone skills and people skills. Understands and applies concept of team effort.

SALARY GRADE: 026

SALARY RANGE: \$2,509 - \$3,988 PER MONTH

Please submit letter of interest and resume by September 19, 2003 to:

Executive Director
Tennessee Housing Development Agency
404 James Robertson Pkwy.
Suite 1114 – BOX HO
Nashville, TN 37243-0900

THDA is an equal opportunity, equal access, affirmative action employer.